

ABSTRACT

5 A method and system for prepaying credits to a user account for
communications services provided. If a system detects a predefined condition
associated with a communications connection, the system deducts the cost of the
communications connection from the credit in the user account. The predefined
condition includes the origination of the communications connection from one of a
plurality of predefined sources. Software for implementing the method may be
implemented in a number of environments, including a computer system
10 accessible remotely or a processor located on the user's telephone.

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